

## Chapter 7 Debtor Document Requirement

### TO ALL CHAPTER 7 DEBTORS IMMEDIATE ATTENTION REQUIRED

Upon the filing of your bankruptcy petition, a Trustee was appointed in your bankruptcy case, as indicated on the Notice of Commencement of Case provided to you by the Court Clerk. You are required under the Bankruptcy Rules to provide the Trustee with certain types of information and documentation.

The documentation listed below must be mailed to the Trustee's address as listed on the Notice of Commencement of Case **no later than 10 days before your 341(a) Meeting of Creditors. You must personally attend the Section 341(a) Meeting of Creditors** reflected on the notice. Your failure to provide the requested documentation and/or attend the 341(a) Meeting of Creditors will result in a motion to dismiss your bankruptcy case and/or request that the discharge of your debts be denied, based on your non-compliance.

**DO NOT SEND ORIGINAL DOCUMENTS. DO NOT STAPLE THE DOCUMENTS. THE ITEMS PROVIDED WILL NOT BE RETURNED AND THE TRUSTEE WILL NOT MAKE COPIES FOR YOU.** Write your name and bankruptcy case number on all correspondence. **Do not mail your information in any manner that requires a signature** (i.e., certified, registered, or express mail).

**Send all of the following items and if something does not pertain to you please include an explanation of what does not pertain to you and why.**

1. COMPLETE COPIES of your prior **two years tax returns**, inclusive of schedules and statements (not the w-2's).
2. Copies of pay stubs **for 2 months prior to filing bankruptcy**. If **employment bonuses or commissions** are due you, provide the date and amount to be paid.
3. Copies of **all bank statements** with check registers, **for the full 4 months prior to and through the DATE of filing bankruptcy** (open and closed accounts). Provide copies of cancelled checks listed on the bank statements that are over \$600.00.
4. All vehicles (this includes motor homes, trailers, boats, jet skis, ATVs, etc.) Please provide:
  - a) A **payoff statement** if you have a loan against the vehicles.
  - b) **Title to vehicles with private party liens.** (Copy)
5. Copies of all **stock certificates, bonds, notes receivable, savings plans, IRAs, 401K accounts, ESOP plans, annuities, 403(b) plans, etc.**,
6. If any real or personal property has been sold in the year prior to filing bankruptcy, provide copies of all documents regarding the sale and disposition of the proceeds from the sale(s).
7. If you rent, provide a copy of the **rental agreement**.
8. If you have been divorced within the last 3 years, provide a copy of the divorce **Property Settlement Agreement**.
9. If your wages or bank accounts have been garnished, provide copies of the judgement, garnished account statements, and/or paycheck stubs.
10. If you **Own or have an ownership interest in any business entity**, please contact the Trustee's office immediately, especially if it is an on-going concern. Provide documentation reflecting your interest in the business, income and expense reports, copies of business tax returns, accounts receivables, a listing of business assets, business leases, etc., for the year prior to filing. The Trustee is to be made aware of the business's function and financial status.
11. **If you own or hold any interest in real estate in which you DO NOT reside.** Supply the address, loan statements, tenant information, rental agreements, etc. All rents and security deposits are to be turned over to the Trustee as of the date of filing bankruptcy.
12. Copies of **whole life insurance policies**, (the account status page and declaration page reflecting the monthly or annual premium).
13. If you have filed or have the right to file a **personal injury suit**, provide all the information pertaining to the suit.
14. If you were or are entitled to an **inheritance** provide all information pertaining to the probate estate to your trustee.
15. To the attorneys: please provide the current credit report that your office has run.

Any and all tax refunds, deposits, deposit refunds, or monies due or owing to you from any source, other than wages, on the date of filing your bankruptcy petition or within 180 days after the filing your petition are property of the Estate.